In the Claims:

1. (original) A method for processing information relating to usage of a utility, the method comprising:

receiving a utility reading, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;

determining an amount, wherein the amount is determined using the utility reading; and

transmitting the amount to a second remote location, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer.

2. (original) A method as recited in claim 1 wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

3. (original) A method as recited in claim 1 wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

4. (original) A method as recited in claim 1 wherein the utility reading is received from a smart meter, the method further including receiving address information associated with a location of the smart meter.

5. (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.

6. (currently amended) A method as recited in claim 1 wherein transmitting the amount to the second remote location across a second transmission medium includes transmitting the amount across a global telecommunications network, the global telecommunications network being arranged to ~~substantially~~ perform clearance and settlement transactions.

7.   (original) A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the credit message to the second remote location.

8.   (original) A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the debit message to the second remote location.

9.   (cancelled)

10.   (currently amended) A method for providing information relating to usage of a utility, the information being provided from a utility meter to a processing center associated with the utility, the method comprising:

electronically obtaining a reading from the utility meter, the reading being indicative of the usage of the utility;

generating a utility message, the utility message including the reading; and

transmitting the utility message to the processing center, the processing center being arranged to ~~substantially~~ initiate ~~at least one of~~ a credit transaction ~~and~~ or a debit transaction for payment for the usage of the utility, wherein the utility message is transmitted across a transmission medium.

11.   (original) A method as recited in claim 10 wherein the transmission medium is one of a network communications line and a telephone line.

12.   (original) A method as recited in claim 10 wherein electronically obtaining the reading from the utility meter includes electronically reading the reading from the utility meter.

13.   (original) A method as recited in claim 10 further including configuring the utility meter, wherein configuring the utility meter includes entering one of a credit account number and a debit account number into the utility meter.

14.   (original) A method as recited in claim 10 wherein generating the utility message includes:

creating a first message field, the first message field including the utility reading;

creating a second message field, the second message field including one of a credit account number and a debit account number; and

creating a third message field, the third message field including information associated with a unit of measure for the utility reading.

15.   (cancelled)

16.   (cancelled)

17.   (currently amended) An apparatus for monitoring the usage of a utility, the apparatus comprising:

an electronic meter reader, wherein the electronic meter reader is arranged to electronically obtain meter counts associated the usage of the utility;

a processor-memory unit, the processor-memory unit being coupled to the electronic meter reader, the processor-memory unit being arranged to process and to store information relating to the usage of the utility, wherein the information includes the meter counts obtained from the electronic meter reader; and

a ~~connection mechanism~~ **communication device,** ~~the connection mechanism being~~ coupled to the processor-memory unit, wherein **the** ~~connection mechanism~~ **communication device** is arranged to allow the processor-memory unit to transmit the processed information to a ~~substantially~~ remote receiving device;

wherein the ~~connection mechanism~~ **communication device** is further arranged to send the message to the ~~substantially~~ remote receiving device.

18.   (currently amended) An apparatus as recited in claim 17 wherein the ~~connection mechanism~~ **communication device** is ~~one of~~ a modem**,** ~~and~~ an internet ~~connection mechanism~~ **device or a computer**.

19.   (currently amended) An apparatus as recited in claim 17, further comprising an input device configured to permit ~~one of~~ a credit account number ~~and~~ **or** a debit account number to be input into the apparatus.

20.   (currently amended) A system for processing a utility usage transaction, the system comprising:

a utility ~~metering mechanism~~ <u>meter</u>, the utility meter~~ing mechanism~~ being arranged to generate a measure of usage of a utility; ~~and~~

a processing <u>center</u> ~~mechanism, the processing mechanism being~~ arranged to receive the measure of the utility from the utility metering mechanism, the processing ~~mechanism~~ <u>center</u> further being arranged to effect ~~at least one of~~ a credit transaction ~~and~~ <u>or</u> a debit transaction associated with the measure of the utility, ~~wherein the utility metering mechanism is further arranged to transmit the measure of the usage of the utility to the processing mechanism~~ <u>whereby said utility usage transaction is processed automatically; and</u>

<u>a communication device arranged to transmit the measure of usage to the processing center</u>.

21 - 28 (cancelled)

29. (new) A method as recited in claim 1 wherein the utility is electricity, water or gas.

30. (new) A method as recited in claim 10 wherein the utility is electricity, water or gas.

31. (new) A method as recited in claim 17 wherein the utility is electricity, water or gas.

32. (new) A method as recited in claim 20 wherein the utility is electricity, water or gas.